

**SNAPSHOT of HOME Program Performance--As of 12/31/08**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): **South Bend Consortium**

State: **IN**

PJ's Total HOME Allocation Received: **\$17,866,440**

PJ's Size Grouping\*: **B**

PJ Since (FY): **1992**

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	B	Overall
Program Progress:				PJs in State: 12			
% of Funds Committed	93.47 %	91.58 %	6	90.66 %	78	76	
% of Funds Disbursed	92.82 %	88.00 %	2	81.06 %	97	96	
Leveraging Ratio for Rental Activities	1.56	2.94	10	4.62	21	24	
% of Completed Rental Disbursements to All Rental Commitments***	92.02 %	91.32 %	9	81.27 %	45	41	
% of Completed CHDO Disbursements to All CHDO Reservations***	72.31 %	87.76 %	11	68.23 %	50	48	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	82.61 %	81.99 %	7	79.86 %	50	47	
% of 0-30% AMI Renters to All Renters***	43.08 %	47.59 %	11	44.82 %	46	45	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	97.63 %	98.66 %	7	94.65 %	40	40	
Overall Ranking:			In State:	10 / 12	Nationally:	44	48
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$16,766	\$18,174		\$25,419	253 Units	33.50 %	
Homebuyer Unit	\$29,532	\$14,869		\$14,530	333 Units	44.00 %	
Homeowner-Rehab Unit	\$13,341	\$15,304		\$20,251	156 Units	20.60 %	
TBRA Unit	\$5,311	\$2,206		\$3,156	14 Units	1.90 %	

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (201 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): South Bend Consortium IN

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
<b>PJ:</b>	\$39,436	\$65,737	\$14,076
<b>State:*</b>	\$63,989	\$74,000	\$19,532
<b>National:**</b>	\$89,640	\$72,481	\$22,984

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:** 0.0 %  
**National Avg:** 1.1 %

**R.S. Means Cost Index:** 0.91

	Rental %	Homebuyer %	Homeowner %	TBRA %
<b>RACE:</b>				
White:	<span style="border: 1px solid black; padding: 2px;">61.7</span>	<span style="border: 1px solid black; padding: 2px;">45.9</span>	<span style="border: 1px solid black; padding: 2px;">94.9</span>	<span style="border: 1px solid black; padding: 2px;">42.9</span>
Black/African American:	<span style="border: 1px solid black; padding: 2px;">34.4</span>	<span style="border: 1px solid black; padding: 2px;">46.5</span>	<span style="border: 1px solid black; padding: 2px;">4.5</span>	<span style="border: 1px solid black; padding: 2px;">57.1</span>
Asian:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native:	<span style="border: 1px solid black; padding: 2px;">0.4</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Native Hawaiian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.8</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Black/African American and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.6</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and Black:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Other Multi Racial:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.4</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### ETHNICITY:

Hispanic	<span style="border: 1px solid black; padding: 2px;">2.4</span>	<span style="border: 1px solid black; padding: 2px;">6.9</span>	<span style="border: 1px solid black; padding: 2px;">0.6</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
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### HOUSEHOLD SIZE:

1 Person:	<span style="border: 1px solid black; padding: 2px;">49.4</span>	<span style="border: 1px solid black; padding: 2px;">22.5</span>	<span style="border: 1px solid black; padding: 2px;">44.2</span>	<span style="border: 1px solid black; padding: 2px;">50.0</span>
2 Persons:	<span style="border: 1px solid black; padding: 2px;">28.5</span>	<span style="border: 1px solid black; padding: 2px;">23.1</span>	<span style="border: 1px solid black; padding: 2px;">26.9</span>	<span style="border: 1px solid black; padding: 2px;">14.3</span>
3 Persons:	<span style="border: 1px solid black; padding: 2px;">10.3</span>	<span style="border: 1px solid black; padding: 2px;">24.6</span>	<span style="border: 1px solid black; padding: 2px;">8.3</span>	<span style="border: 1px solid black; padding: 2px;">14.3</span>
4 Persons:	<span style="border: 1px solid black; padding: 2px;">7.1</span>	<span style="border: 1px solid black; padding: 2px;">15.9</span>	<span style="border: 1px solid black; padding: 2px;">10.9</span>	<span style="border: 1px solid black; padding: 2px;">14.3</span>
5 Persons:	<span style="border: 1px solid black; padding: 2px;">2.4</span>	<span style="border: 1px solid black; padding: 2px;">9.0</span>	<span style="border: 1px solid black; padding: 2px;">7.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
6 Persons:	<span style="border: 1px solid black; padding: 2px;">1.6</span>	<span style="border: 1px solid black; padding: 2px;">1.8</span>	<span style="border: 1px solid black; padding: 2px;">1.9</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
7 Persons:	<span style="border: 1px solid black; padding: 2px;">0.8</span>	<span style="border: 1px solid black; padding: 2px;">0.9</span>	<span style="border: 1px solid black; padding: 2px;">0.6</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
8 or more Persons:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">2.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">7.1</span>

### HOUSEHOLD TYPE:

Single/Non-Elderly:	<span style="border: 1px solid black; padding: 2px;">42.3</span>	<span style="border: 1px solid black; padding: 2px;">32.7</span>	<span style="border: 1px solid black; padding: 2px;">13.5</span>	<span style="border: 1px solid black; padding: 2px;">57.1</span>
Elderly:	<span style="border: 1px solid black; padding: 2px;">19.8</span>	<span style="border: 1px solid black; padding: 2px;">3.0</span>	<span style="border: 1px solid black; padding: 2px;">47.4</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Related/Single Parent:	<span style="border: 1px solid black; padding: 2px;">30.0</span>	<span style="border: 1px solid black; padding: 2px;">37.2</span>	<span style="border: 1px solid black; padding: 2px;">16.7</span>	<span style="border: 1px solid black; padding: 2px;">35.7</span>
Related/Two Parent:	<span style="border: 1px solid black; padding: 2px;">7.5</span>	<span style="border: 1px solid black; padding: 2px;">25.2</span>	<span style="border: 1px solid black; padding: 2px;">17.9</span>	<span style="border: 1px solid black; padding: 2px;">7.1</span>
Other:	<span style="border: 1px solid black; padding: 2px;">0.4</span>	<span style="border: 1px solid black; padding: 2px;">1.8</span>	<span style="border: 1px solid black; padding: 2px;">4.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	<span style="border: 1px solid black; padding: 2px;">23.7</span>	<span style="border: 1px solid black; padding: 2px;">0.3</span> <sup>#</sup>
HOME TBRA:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	
Other:	<span style="border: 1px solid black; padding: 2px;">15.0</span>	
No Assistance:	<span style="border: 1px solid black; padding: 2px;">61.3</span>	

**# of Section 504 Compliant Units / Completed Units Since 2001** 9

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM  
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): South Bend Consortium

State: IN

Group Rank: 44  
(Percentile)

State Rank: 10 / 12 PJs

Overall Rank: 48  
(Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 73.60%	<b>92.02</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 47.54%	<b>72.31</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>82.61</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 90.20%	<b>97.63</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.500	<b>1.14</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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